

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Georgianna Barbara
Debtor

Case No. 21-01184-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Aug 25, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2021:

Recip ID	Recipient Name and Address
db	+ Georgianna Barbara, 908 Vine Street, Middletown, PA 17057-2345
5411883	+ Credit Control, LLC, P.O. Box 546, Hazelwood, MO 63042-0546
5411884	+ Horizon Healthcare Services, 1070 New Holland Avenue, Lancaster, PA 17601-5606
5411885	+ Keystone Collections Group, PO Box 502, Irwin, PA 15642-0502
5411888	PennyMac Loan Services, LLC, Attn: Correspondence Unit, P.O. Box 514387, Los Angeles, CA 90051-4387

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Aug 25 2021 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5411880	EDI: BANKAMER.COM	Aug 25 2021 22:43:00	Bank of America, P.O. Box 982234, El Paso, TX 79998-2236
5411881	+ EDI: WFNNB.COM	Aug 25 2021 22:43:00	Comenity bank/coldwcmc, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
5411886	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 25 2021 18:48:00	Lynv Fuding LLC, PO Box 10497, Greenville, SC 29603-0497
5411887	+ Email/Text: paparalegals@pandf.us	Aug 25 2021 18:40:00	Patenaude & Felix, A.P.C., 501 Corporate Drive, Southpointe, Suite 205, Canonsburg, PA 15317-8584
5412248	+ EDI: RMSC.COM	Aug 25 2021 22:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5411889	EDI: RMSC.COM	Aug 25 2021 22:43:00	Synchrony Bank/QCard, P.O. Box 530905, Atlanta, GA 30353-0905
5411882	+ EDI: WFNNB.COM	Aug 25 2021 22:43:00	comenitycb/haband, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2021 at the address(es) listed below:

Name	Email Address
Leah M Stump	on behalf of Debtor 1 Georgianna Barbara lstump@shepleylaw.com
Leon P. Haller (Trustee)	lhaller@pkh.com lrynard@pkh.com;lhaller@ecf.axosfs.com
Rebecca Ann Solarz	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Georgianna Barbara

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7747

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:21-bk-01184-HWV

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Georgianna Barbara

8/25/21**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.